



United States Department of Agriculture
Risk Management Agency

February 2005

2005 COMMODITY INSURANCE FACT SHEET

Cabbage

North Carolina

Crop Insured

Those cabbage types and practices as specified in the Special Provisions of Insurance (green or red, spring or fall crop) may be insurable. The policy does not cover Savoy cabbage or Chinese cabbage, nor does it cover any cabbage inter-planted with another crop.

To be covered, insurable cabbage must be planted:

- With inspected transplants or hybrid seed
- Within the planting periods as designated in the Important Dates table
- For harvest as marketable cabbage for fresh market or processing (if grown under contract)
- On acreage that has not been planted to cabbage or any other crop of the Brassicaceae (or Cruciferae) family (such as cauliflower, broccoli) in either of the two previous crop years.

Counties Available

Cabbage insurance is currently available only in Pasquotank County.

Causes of Loss

Adverse weather conditions¹

Earthquake

Failure of irrigation water supply²

Fire

Insects³

Plant disease³

Wildlife

¹Natural perils such as hail, freeze, wind, drought, etc. ²If caused by an insured peril during the insurance period. ³Unless due to insufficient or improperly applied control measures.

Exclusions:

- Land on which **Clubroot** has been detected within the past 10 years will **not** be insurable.
- Land on which **Blackleg or Black Rot** was present in any of the previous four years is **not** insurable.
- Quarantine, boycott, refusal of buyer to accept production, or any other failure to market the cabbage for any reason, other than actual physical damage from an insured cause of loss, is not covered.
- Damage that occurs or becomes evident after the end of the insurance period, including damage that occurs or becomes evident after the cabbage has been placed in storage, is not covered.

Insurance Period

Coverage begins the date the cabbage is planted within the planting period and ends at the earlier of: (1) total destruction of the crop, (2) harvest of the crop, (3) abandonment of the crop, (4) final adjustment of a claim, (5) July 10 following planting of spring crop, or (6) December 31 following planting of fall crop.

Important Dates

Sales Closing Date	February 28, 2005
Spring Earliest Planting Date	March 1, 2005
Spring Final Planting Date	April 20, 2005
Spring Acreage Report Due	April 25, 2005
Fall Earliest Planting Date	July 15, 2005
Fall Final Planting Date	September 5, 2005
Fall Acreage Report Due	September 10, 2005

Price Election

\$6.00 per cwt.

Price elections are posted on the RMA website at:
<http://www3.rma.usda.gov/apps/pricesinquiry/>

Duties in the Event of Damage or Loss

(1) If crop damage occurs 15 days or more prior to beginning of harvest, give notice within 72 hours of discovery. (2) If damage is discovered during harvest, or within 15 days of beginning harvest, give notice immediately and leave representative samples of unharvested crop (at least 3 rows wide, extending length of field). (3) Do not dispose of or sell the damage crop until it has been appraised. and (4) If crop is direct-marketed, give notice at least 15 days prior to harvest so that an appraisal can be made.

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. As an example, an average yield of 300 cwt per acre results in a guarantee of 225 cwt per acre at the 75-percent coverage level.

Coverage Level % →	50	55	60	65	70	75
Premium Subsidy %	67	64	64	59	59	55
Your Premium Share %	33	36	36	41	41	45

Catastrophic (CAT) Coverage is fixed at 50 percent of average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you except for an administrative fee of \$100, regardless of the acreage.

Loss Example

This example is based on 65-percent coverage level, spring-planted, and average yield of 300 cwt. per acre.

300	Cwt. per acre average yield
x .65	Coverage level percentage
195	Cwt. per acre guarantee
= 95	Cwt. per acre production
100	Cwt. per acre loss
x \$6	Price election (fresh)
\$600	Indemnity per acre
= 27	Estimated premium
\$573	Net indemnity per acre

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